



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [BANKUNITED, INC.](#)

City/State [MIAMI LAKES, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [36,336,896](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[BANKUNITED, INC.](#)
[14817 OAK LANE](#)

[MIAMI LAKES, FL 33016](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	187,438	200,633	784,897	845,161	961,169	-6.58	-19.55
Income from lease financing receivables.....	4,612	5,460	18,501	21,127	22,177	-15.53	23.45
Fully taxable income on loans and leases.....	180,185	192,847	752,281	809,225	917,388	-6.57	-19.62
Tax-exempt income on loans and leases.....	11,865	13,246	51,117	57,063	65,958	-10.43	-5.70
Estimated tax benefit on income on loans and leases.....	3,344	3,720	14,382	15,788	18,043	-10.10	-50.50
Income on loans and leases (tax equivalent).....	195,394	209,813	817,780	882,076	1,001,389	-6.87	-19.75
Investment interest income (tax equivalent).....	43,582	39,044	154,782	196,503	284,478	11.62	-6.49
Interest on balances due from depository institutions.....	207	199	1,054	1,005	4,387	4.02	-52.08
Interest income on other earning assets.....	1,147	1,394	4,956	8,572	15,515	-17.72	-62.08
Total interest income (tax equivalent).....	240,330	250,450	978,572	1,088,156	1,305,769	-4.04	-18.13
Interest on time deposits of \$250K or more	768	3,772	6,121	16,327	34,429	-79.64	-84.80
Interest on time deposits < \$250K.....	2,794	3,703	9,843	78,636	127,755	-24.55	-75.85
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,295	14,901	51,632	105,017	222,999	-44.33	-54.19
Interest on other borrowings and trading liabilities.....	11,493	22,848	80,296	107,066	143,905	-49.70	-36.91
Interest on subordinated debt and mandatory convertible securities	3,972	3,965	15,868	8,805	0	0.18	
Total interest expense.....	27,322	49,189	163,760	315,851	529,088	-44.46	-48.40
Net interest income (tax equivalent).....	213,008	201,261	814,812	772,305	776,681	5.84	-11.47
Non-interest income.....	21,738	27,921	125,669	115,372	120,902	-22.14	-15.92
Adjusted operating income (tax equivalent)	234,746	229,182	940,481	887,677	897,583	2.43	-11.90
Overhead expense.....	126,380	123,969	548,115	453,647	483,896	1.94	-19.13
Provision for credit losses.....	7,830	-27,989	-67,119	184,003	8,904		-35.29
Securities gains (losses)	2,673	3,967	9,009	14,001	18,538	-32.62	63.39
Other tax equivalent adjustments	0	0	0	0	-1		
Pretax net operating income (tax equivalent).....	92,667	135,567	465,930	267,794	425,956	-31.64	-7.08
Applicable income taxes	21,639	32,490	34,401	51,506	90,898	-33.40	-22.13
Tax equivalent adjustments	3,878	4,263	16,545	18,435	21,960	-9.03	-59.78
Applicable income taxes (tax equivalent).....	25,517	36,753	50,946	69,941	112,858	-30.57	-31.83
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	67,150	98,814	414,984	197,853	313,098	-32.04	7.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	67,150	98,814	414,984	197,853	313,098	-32.04	7.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	67,150	98,814	414,984	197,853	313,098	-32.04	7.80
Investment securities income (tax equivalent).....	43,582	39,044	154,782	196,503	284,478	11.62	-6.49
US Treasury and agency securities (excluding mortgage-backed securities)	302	1,108	3,200	5,291	12,940	-72.74	-89.74
Mortgage-backed securities	31,785	23,905	98,596	124,123	184,005	32.96	35.48
All other securities	11,495	14,031	52,986	67,089	87,533	-18.08	-43.10
Cash dividends declared	20,966	21,405	83,357	88,056	83,185	-2.05	-9.00
Common	20,966	21,405	83,357	88,056	83,185	-2.05	-9.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,712,189	8,018,545	9,005,095	7,035,295	4,322,214	21.12	208.97
NOW, ATS and transaction accounts	1,027,438	1,057,853	1,617,040	842,765	428,556	-2.88	516.48
Time deposits less brokered deposits < \$250K	-1,855,041	-598,519	-1,860,814	-312,606	1,733,917		
MMDA and other savings accounts	14,874,813	14,924,460	15,461,198	14,837,014	12,323,964	-0.33	38.15
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	23,759,399	23,402,339	24,222,519	22,402,468	18,808,651	1.53	51.04
Time deposits of \$250K or more	420,301	924,113	603,074	1,146,736	1,883,006	-54.52	-79.71
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	199,000	0	199,000	180,000	100,000		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,396,856	2,923,920	1,806,827	3,042,766	4,249,389	16.17	-26.55
Other borrowings w/remaining maturity over 1 year	424,707	525,779	524,989	602,301	762,714	-19.22	-23.17
Brokered deposits < \$250K	4,410,457	3,458,517	4,641,983	3,973,069	3,730,324	27.52	101.12
Noncore funding	8,851,321	7,832,329	7,775,873	8,944,872	10,725,433	13.01	-6.25
Trading liabilities	46,853	34,549	22,627	38,519	17,422	35.61	61.27
Subordinated notes and debentures + trust preferred securities	300,000	300,000	300,000	300,000	0	0.00	
Other liabilities	518,091	553,959	462,016	347,516	339,008	-6.47	103.67
Total liabilities	33,475,664	32,123,176	32,783,035	32,033,375	29,890,514	4.21	31.51
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	841	933	856	931	951	-9.86	-21.25
Common surplus	626,564	1,008,603	707,503	1,017,518	1,083,920	-37.88	-57.79
Retained earnings	2,391,526	2,091,124	2,345,342	2,013,715	1,927,735	14.37	141.83
Accumulated other comprehensive income	-157,699	-38,825	-15,940	-49,152	-31,827		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,861,232	3,061,835	3,037,761	2,983,012	2,980,779	-6.55	12.96
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,861,232	3,061,835	3,037,761	2,983,012	2,980,779	-6.55	12.96
Total liabilities and capital	36,336,896	35,185,011	35,820,796	35,016,387	32,871,293	3.27	29.83
Memoranda							
Non-interest-bearing deposits	9,712,189	8,018,545	9,005,095	7,035,295	4,322,214	21.12	208.97
Interest-bearing deposits	18,877,968	19,766,424	20,462,481	20,486,978	20,099,767	-4.49	12.03
Total deposits	28,590,157	27,784,969	29,467,576	27,522,273	24,421,981	2.90	42.99
Long-term debt that reprices within 1 year	0	0	0	0	294		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,037,761	2,983,012	2,983,012	2,980,779	2,923,833		
Accounting restatements	0	0	0	-23,817	0		
Net income	67,150	98,814	414,984	197,853	313,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-80,954	-8,913	-310,090	-66,422	-136,267		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	20,966	21,405	83,357	88,056	83,185		
Change in other comprehensive income	-141,759	10,327	33,212	-17,325	-36,700		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,861,232	3,061,835	3,037,761	2,983,012	2,980,779		

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,883,019	4,525,233	4,185,261
Commit: Secured commercial real estate loans	643,399	511,531	711,789	604,395	359,727
Commit: Unsecured real estate loans	164,795	134,435	112,047	58,522	70,879
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	96,953	84,902	93,222	85,147	107,642
Standby letters of credit	11,827	5,390	15,792	8,178	5,701
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	25,000	43,000	25,000	25,921	61,004
Purchased options contracts (interest rate)	225,000	143,000	225,000	125,921	61,004
Interest rate swaps	4,933,250	6,240,306	4,442,034	6,273,303	6,301,710
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					13.63	22.78	19	12.92	22.01	17	12.73	23.52	14		
Standby letters of credit	0.27	0.64	31	0.24	0.67	21	0.26	0.65	29	0.24	0.71	23	0.33	0.84	28
Commercial and similar letters of credit	0.03	0.02	77	0.02	0.02	67	0.04	0.02	82	0.02	0.02	72	0.02	0.02	68
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	14.26	45.51	48	18.26	42.67	50	13.10	46.30	43	18.35	48.62	48	19.54	68.47	49
Interest rate contracts	14.26	33.09	51	18.26	30.32	53	13.10	32.46	48	18.35	34.36	50	19.54	47.31	51
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.07	1.59	30	0.12	2	26	0.07	1.41	24	0.07	2.18	21	0.19	2.47	33
Purchased options contracts (interest rate)	0.62	1.35	70	0.41	1.45	63	0.63	1.31	71	0.36	1.46	60	0.19	2.65	56
Interest rate swaps	13.58	19.54	54	17.74	20.33	60	12.40	20.49	50	17.92	20.83	57	19.17	28.86	60
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					21.15	44.98	16	19.35	42.82	14	18.56	45.53	13		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,183,250	6,426,306	4,692,034	6,425,145	6,423,718
Interest rate contracts	5,183,250	6,426,306	4,692,034	6,425,145	6,423,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	25,000	43,000	25,000	25,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	43,000	25,000	25,921	61,004
Purchased options	225,000	143,000	225,000	125,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	225,000	143,000	225,000	125,921	61,004
Swaps	4,933,250	6,240,306	4,442,034	6,273,303	6,301,710
Held for trading	3,388,250	3,405,306	3,387,034	3,304,145	3,042,718
Interest rate contracts	3,388,250	3,405,306	3,387,034	3,304,145	3,042,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,795,000	3,021,000	1,305,000	3,121,000	3,381,000
Interest rate contracts	1,795,000	3,021,000	1,305,000	3,121,000	3,381,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,158,250	6,383,306	4,667,034	6,399,224	6,362,714
One year or less	2,633,285	1,803,375	268,486	1,848,441	440,947
Over 1 year to 5 years	1,646,802	2,182,409	2,851,585	1,983,780	3,169,082
Over 5 years	878,163	2,397,522	1,546,963	2,567,003	2,752,685
Gross negative fair value (absolute value)	47,421	39,678	25,314	44,490	19,029
Gross positive fair value	37,274	77,684	59,019	123,830	43,686
Held for trading	27,493	75,692	55,759	123,345	43,686
Non-traded	9,781	1,992	3,260	485	0
Current credit exposure on risk-based capital derivative contracts	35,048	71,021	52,782	123,345	42,810
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0.48	6.03	24	0.67	8.11	22	0.53	6.28	20	0.40	8.18	17	0.95	5.91	24
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.48	5.74	24	0.67	7.80	22	0.53	5.96	20	0.40	7.73	17	0.95	5.10	25
Purchased options	4.34	3.59	65	2.23	3.58	60	4.80	3.27	68	1.96	3.42	58	0.95	4.42	50
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	4.34	3.11	67	2.23	3.15	63	4.80	2.87	70	1.96	2.86	62	0.95	3.35	54
Swaps	95.18	74.58	69	97.11	69.64	81	94.67	74.26	72	97.64	68.76	84	98.10	69.75	84
Held for trading	65.37	38.74	59	52.99	42.14	50	72.19	40.42	63	51.43	43.53	48	47.37	44.16	48
Interest rate contracts	65.37	32.48	67	52.99	36.29	53	72.19	34.15	73	51.43	36.62	53	47.37	37.24	55
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	34.63	61.26	40	47.01	57.86	50	27.81	59.58	36	48.57	56.47	51	52.63	55.84	51
Interest rate contracts	34.63	57.41	43	47.01	54.11	52	27.81	56.71	39	48.57	53.82	54	52.63	52.22	54
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.52	92.63	61	99.33	90.92	68	99.47	92.53	66	99.60	91.48	70	99.05	93.86	64
One year or less	50.80	27.97	75	28.06	26.80	61	5.72	27.56	27	28.77	32.05	53	6.86	32.17	29
Over 1 year to 5 years	31.77	26.35	60	33.96	28.69	58	60.78	27.01	90	30.88	27.06	58	49.33	30.45	78
Over 5 years	16.94	29.53	38	37.31	30.03	57	32.97	29.89	56	39.95	29.56	63	42.85	28.09	68
Gross negative fair value (absolute value)	0.91	1.21	34	0.62	1.21	31	0.54	0.98	32	0.69	1.55	36	0.30	0.83	30
Gross positive fair value	0.72	1.52	24	1.21	1.70	28	1.26	1.34	46	1.93	2.23	46	0.68	1.19	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	43	0.01	0.05	39	0.01	0.04	36	0.01	0.07	34	0.01	0.06	31
Gross positive fair value (X)	0.01	0.06	35	0.03	0.07	38	0.02	0.05	41	0.04	0.09	42	0.01	0.07	33
Held for trading (X)	0.01	0.04	58	0.02	0.05	54	0.02	0.04	60	0.04	0.07	55	0.01	0.06	48
Non-traded (X)	0	0.01	38	0	0.01	20	0	0.01	30	0	0.02	12	0	0.01	5
Current credit exposure (X)	0.01	0.04	47	0.02	0.05	44	0.02	0.04	47	0.04	0.06	50	0.01	0.05	40
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.47	45	0.31	0.61	44	0.22	0.46	47	0.52	0.85	49	0.18	0.73	41

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		350,114		323,873		349,857		343,810		134,413
90+ days past due loans and leases		705,302		630,420		730,985		563,333		531,269
Nonaccrual loans and leases		150,831		243,855		205,885		264,953		204,788
Total past due and nonaccrual loans and leases		1,206,247		1,198,148		1,286,727		1,172,096		870,470
Restructured 30–89 days past due		24,364		13,036		19,330		14,031		12,795
Restructured 90+ days past due		15,387		8,100		11,053		7,468		5,105
Restructured nonaccrual		12,414		37,504		25,574		49,790		38,438
Total restructured loans and leases		52,165		58,640		55,957		71,289		56,338
30–89 days past due loans held for sale		0		0		0		0		910
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		11,300		0		20,500		0
Total past due and nonaccrual loans held for sale		0		11,300		0		20,500		910
Restructured loans and leases in compliance		107,394		43,271		52,876		41,243		57,516
Other real estate owned		1,763		2,660		2,275		3,052		3,897
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	1.50	0.32	96	1.39	0.33	97	1.47	0.32	96	1.44
90+ days past due loans and leases	3.02	0.10	98	2.70	0.11	97	3.08	0.10	98	2.36
Nonaccrual loans and leases	0.65	0.44	80	1.04	0.65	84	0.87	0.46	87	1.11
90+ days past due and nonaccrual loans and leases	3.66	0.59	97	3.74	0.82	97	3.94	0.62	98	3.47
30–89 days past due restructured	0.10	0.01	94	0.06	0.01	91	0.08	0.01	92	0.06
90+ days past due restructured	0.07	0	91	0.03	0	90	0.05	0	90	0.03
Nonaccrual restructured	0.05	0.10	46	0.16	0.13	67	0.11	0.10	58	0.21
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.05	0	92	0	0	40	0.09
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	1.50	0.32	96	1.39	0.33	97	1.47	0.32	95	1.44
90+ days past due assets	3.02	0.10	98	2.70	0.11	97	3.08	0.10	98	2.36
Nonaccrual assets	0.65	0.45	80	1.04	0.66	82	0.87	0.47	87	1.11
30+ days past due and nonaccrual assets	5.16	0.94	97	5.13	1.18	97	5.41	0.97	97	4.91
Percent of Total Assets										
90+ days past due and nonaccrual assets	2.36	0.35	97	2.48	0.50	97	2.62	0.36	98	2.37
90+ days past due and nonaccrual assets + other real estate owned	2.36	0.36	97	2.49	0.53	97	2.62	0.37	98	2.37
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.82	0.41	89	0.88	0.58	83	0.81	0.41	88	0.94
Allowance for loan and lease losses	238.94	62.77	96	140.73	69.27	88	230.45	62.64	95	128.53
Equity capital + allowance for loan and lease losses	10.04	3.67	94	9.47	5.03	87	9.21	3.60	93	10.21
Tier 1 capital + allowance for loan and lease losses	9.73	4.23	93	9.46	5.96	84	9.35	4.30	91	10.14
Loans and leases + other real estate owned	1.28	0.69	87	1.33	0.97	76	1.23	0.71	86	1.38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.91	0.26	98	2.05	0.31	98	2.11	0.26	96	1.82	0.39	96	0.84	0.38	89
	90+ days past due		4.52	0.13	98	4.29	0.13	97	4.70	0.12	98	3.82	0.16	96	3.61	0.16	97
	Nonaccrual.....		0.53	0.51	61	0.95	0.76	70	0.66	0.52	71	1.11	0.76	79	0.65	0.46	72
Commercial and industrial	30–89 days past due		1.22	0.26	96	0.39	0.22	78	0.51	0.24	82	0.89	0.23	93	0.26	0.31	53
	90+ days past due		0	0.03	18	0	0.02	36	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		1.52	0.53	91	1.83	0.69	92	2.27	0.57	93	2.03	0.75	93	2.18	0.83	91
Individuals	30–89 days past due		0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.16	11	49.29	0.22	99	47.27	0.17	99	49.58	0.28	98	0.31	0.17	73
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.09	0.13	60	0.14	0.13	69	0	0.12	16	0.78	0.18	88	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.22	0.08	85	0.50	0.15	86	0.21	0.09	81	0.08	0.15	59	0.40	0.13	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	627,405	1,009,536	708,359	1,018,449	1,084,871										
Retained earnings	2,406,553	2,134,400	2,365,378	2,066,194	1,927,735										
Accumulated other comprehensive income (AOCI)	-157,699	-38,825	-15,940	-49,152	-31,827										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,876,259	3,105,111	3,057,797	3,035,491	2,980,779										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	79,792	78,923	82,653	79,147	79,667										
Accumulated other comprehensive income-related adjustments	-157,699	-38,825	-15,940	-49,152	-31,827										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,954,166	3,065,013	2,991,084	3,005,496	2,932,939										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,954,166	3,065,013	2,991,084	3,005,496	2,932,939										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,954,166	3,065,013	2,991,084	3,005,496	2,932,939										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	300,000	300,000	300,000	300,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	106,286	169,702	99,980	197,308	111,324										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	406,286	469,702	399,980	497,308	111,324										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	406,286	469,702	399,980	497,308	111,324										
Exited advanced approach tier 2 capital															
Total capital	3,360,452	3,534,715	3,391,064	3,502,804	3,044,263										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,733,966	35,121,366	35,831,521	35,409,018	33,028,673										
Less: Deductions from common equity tier 1 capital	79,791	78,923	82,653	79,147	79,667										
Less: Other deductions	0	0	0	506,130	0										
Total assets for leverage ratio	35,654,175	35,042,443	35,748,868	34,823,741	32,949,006										
Total risk-weighted assets	23,574,625	23,263,608	23,735,890	23,900,707	23,808,169										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.53	12.18	60	13.18	12.54	66	12.60	12.37	61	12.57	12.35	59	12.32	12.11	57
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.53	12.88	49	13.18	13.31	55	12.60	13.11	46	12.57	13.08	50	12.32	12.78	49
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.25	14.72	48	15.19	15.37	53	14.29	14.91	47	14.66	15.23	48	12.79	14.36	25
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.29	9.06	25	8.75	9.15	39	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity.....	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H).....	0	0	0	0	0	0	
Insurance activities revenue.....	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting.....	0	0	0	0	0	0	
Other insurance underwriting.....	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0	0	
Life insurance assets.....	314,697	301,881	309,477	294,629	282,151	4.25	31.33

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32		
Credit related premium income / Total premium income.....	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C).....	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H).....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.22	12.22	40	9.19	11	41	9.93	12	38	9.03	11.03	41	9.28	11.51	43
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	210,869	185,063	201,359	206,195	211,641
Real estate loans.....	165,264	176,442	166,676	179,007	185,706
Commercial and industrial loans	45,605	8,621	34,683	27,188	25,935
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	220,869	195,063	211,359	216,195	221,641
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	13.94	10.28	68	-17.83	-6.17	35	-2.35	6.83	48	-2.57	-2.40	59	-20.59	22.48	12
Total selected assets.....	13.23	17.19	65	-17.07	-2.56	32	-2.24	9.48	43	-2.46	2.04	45	-19.85	12.40	17
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		103,129	3,390	325,014	15,935	323,080	2942.15	156.05
Dividends		100,000	0	312,000	0	305,000		185.71
Interest		0	0	0	0	0		
Management and service fees		3,129	3,390	13,014	15,935	18,080	-7.70	-40.70
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		103,129	3,390	325,014	15,935	323,080	2942.15	156.05
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,216	1,223	4,958	4,214	3,592	-0.57	17.94
Total operating income		104,345	4,613	329,972	20,149	326,672	2161.98	152.60
Operating Expenses								
Personnel expenses		8,285	8,600	26,723	24,855	28,258	-3.66	28.25
Interest expense		9,046	9,030	36,143	29,041	20,200	0.18	79.84
Other expenses		1,207	840	3,751	3,723	4,407	43.69	-15.30
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		18,538	18,470	66,617	57,619	52,865	0.37	43.54
Income (loss) before taxes		75,265	-15,444	260,825	-33,648	276,497		165.08
Applicable income taxes (credit)		-5,320	-3,295	-10,487	-6,767	-5,876		
Extraordinary items								
Income before undistributed income of subsidiaries		80,585	-12,149	271,312	-26,881	282,373		160.06
Equity in undistributed income of subsidiaries		-13,435	110,963	143,672	224,734	30,723		
Bank subsidiaries		-13,435	110,963	143,672	224,734	30,723		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		67,150	98,814	414,984	197,853	313,096	-32.04	7.80
Memoranda								
Bank net income		86,565	110,963	455,672	224,734	335,723	-21.99	30.55
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

